

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
James M. Kudrick & Gloria C. Kudrick

Case No.: 18-31104

Judge: CMG

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 03/18/2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ KER

Initial Debtor: /s/ JMK

Initial Co-Debtor: /s/ GCK

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,582.00 per month to the Chapter 13 Trustee, starting on May 1, 2019 for approximately 54 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	TRUSTEE COMMISSIONS	\$8,600.00
JOSEPH PURRAZZELLA	ATTORNEY FEES	\$1,885.00
TOMS RIVER MUA	SEWER	\$210.62
INTERNAL REVENUE SERVICES	1040 TAXES	\$11,433.00
STATE OF NEW JERSEY	1040 TAXES	\$601.87
REINHEIMER & REINHIMER	FEE APPLICATION	\$315.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
BANK OF AMERICA	1ST MORTGAGE	\$9,069.00	5.750%	\$9,069.00	\$1,473.95
BANK OF AMERICA	2ND MORTGAGE	\$1500.40	5.50%	\$1,500.40	\$365.40
ALLY FINANCIAL	GMC TERRAIN	\$533.94		\$533.94	\$418.49
M&T BANK	2008 FORD EDGE	\$878.27	8.14%	\$878.27	\$292.75

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 100% percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
U.S. DEPARTMENT OF EDUCATION	STUDENT LOAN	PAID OUTSIDE THE PLAN	\$33,305.89

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph Purrazzella (Administrative)
- 3) Reinheimer & Reinheimer (Administrative)
- 4) Secured 5) Unsecured Priority 6) General Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/23/2018 .

Explain below **why** the plan is being modified:
Adjusted monthly payment and trustee commissions downwardly along with reducing the amount to be paid to general unsecured creditors based upon the filed proof of claims.

Explain below **how** the plan is being modified:
Adjusted part 1 to reflect new monthly payment amount and Part 3a to reflect trustee commissions and fee application as well as Part 8c to reflect the new order of distribution.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 03/18/2019

/s/ James M. Kudrick
Debtor

Date: 03/18/2019

/s/ Gloria C. Kudrick
Joint Debtor

Date: 03/18/2019

/s/ Kurt E. Reinheimer, Esq.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 James M Kudrick
 Gloria C Kudrick
 Debtors

Case No. 18-31104-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

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 Total Noticed: 65

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db/jdb
 cr +James M Kudrick, Gloria C Kudrick, 245 Cedar Grove Road, Toms River, NJ 08753-4346
 +BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460,
 West Orange, NJ 07052-5414
 518102093 ABS REO Trust VI, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
 518102094 ABS REO Trust VI, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250,
 ABS REO Trust VI, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
 517831181 +Allied Interstate, 3000 Corporate Exchange, 5th Floor, Columbus, Ohio 43231-7689
 517831186 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, Texas 79998-2235)
 517892699 BANK OF AMERICA, N.A., POB 31785, Tampa, FL 33631-3785
 517831187 +BCA Financial Services, 18001 Old Cutler Rd, Suite 462, Miami, FL 33157-6437
 517831185 +Bank of America, PO Box 31785, Tampa, FL 33631-3785
 517907132 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517831188 Best Egg, 4315 Pickett Road, PO Box 3999, St. Joseph, MO 64503-0999
 517831192 +Central Credit Services, Inc., PO Box 15118, Jacksonville, Florida 32239-5118
 517831193 Chase Card Services, PO Box 15548, Wilmington, Delaware 19886-5548
 517831194 +Citi Simplicity, PO Box 6500, Sioux Falls, South Dakota 57117-6500
 517831196 +Community Medical Supply, PO Box 4686, Route 37 West, Toms River, New Jersey 08754-4686
 517831197 +Convergent, 800 SW 39th St, PO Box 9004, Renton, Washington 98057-9004
 517831198 +EMA Community Emergency Medical Assoc, PO Box 6081, Parsippany, New Jersey 07054-7081
 517831199 +FBCS, Inc., 330 S. Warmister Rd, Suite 353, Hatboro, PA 19040-3433
 517831200 +First National Bank, PO Box 3412, Omaha, Nebraska 68103-0412
 517832779 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 517831202 +JHPDE Finance, c/o Central Credit Services, PO Box 1259, Dept 126233, Oaks, PA 19456-1259
 517946744 +M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
 517831207 +MRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 517936437 Manufacturers and Traders Trust Company, c/o Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
 517831206 +Monarch Recovery Management, 3260 Tillman Ave, Suite 75, Bensalem, PA 19020-2059
 517831209 +Ocean First Cardmember Services, PO Box 790408, St. Louis, MO 63179-0408
 517831213 +Selip & Stylianou, 199 Crossway Park Dr, PO Box 363, Woodbury, NY 11797-0363
 517831212 +Selip & Stylianou, 199 Crossways Park Dr, PO Box 366, Woodbury, NY 11797-0366
 517831214 +State of NJ/Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, New Jersey 08695-0245
 517831215 +Tenaglia & Hunt, 395 West Passaic St, Suite 205, Rochelle Park, NJ 07662-3016
 517854955 +Toms River MUA, 340 West Water Street, Toms River, NJ 08753-6533
 517831216 +Toms River Municipal Authority, 340 West Water Street, Toms River, New Jersey 08753-6533
 517831218 US Department of Educatio, Direct Loan Servicing Center, PO Box 5609,
 Greenville, Texas 75403-5609
 517831220 Wawa Credit Card, PO Box 6139, Sioux Falls, South Dakota 57117-6139
 517920438 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 517831221 +Wells Fargo Visa, PO Box 522, Des Moines, Iowa 50306-0522

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2019 23:51:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517862674 E-mail/Text: ally@ebn.phinsolutions.com Mar 20 2019 23:50:06 Ally Capital, PO Box 130424,
 Roseville MN 55113-0004
 517831182 +E-mail/Text: ally@ebn.phinsolutions.com Mar 20 2019 23:50:06 Ally Financial,
 PO Box 380901, Bloomington, Minnesota 55438-0901
 517831183 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2019 23:57:18 Amazon/Synchrony Bank,
 Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060
 517831184 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2019 23:56:03 Ashley Furniture (Synchrony Bank),
 PO Box 965033, Orlando, Florida 32896-5033
 517831189 +E-mail/Text: cms-bk@cms-collect.com Mar 20 2019 23:50:48 Capital Management Services,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 517901417 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 20 2019 23:56:14
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517831190 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 20 2019 23:56:49
 Capital One Bankruptcy, PO Box 30285, Salt Lake City, Utah 84130-0285
 517901416 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 20 2019 23:57:30 Capital One, N.A.,
 PO Box 71083, Charlotte, NC 28272-1083
 517831191 E-mail/PDF: gecsed@recoverycorp.com Mar 20 2019 23:57:19 Care Credit/Synchrony Bank,
 PO Box 965036, Orlando, Florida 32896-5036
 517858409 E-mail/Text: cio.bncmail@irs.gov Mar 20 2019 23:50:36 Department of the Treasury,
 Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
 517916731 E-mail/PDF: resurgentbknofications@resurgent.com Mar 20 2019 23:56:56 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 65

Date Rcvd: Mar 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517831203 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2019 23:56:38 Lowes Synchrony Bank,
Bankruptcy Dept, PO Box 965060, Orlando, Florida 32896-5060
517869571 E-mail/Text: bkr@cardworks.com Mar 20 2019 23:49:52 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517831208 +E-mail/Text: camanagement@mtb.com Mar 20 2019 23:50:49 MT Bank, Lending Services,
PO Box 900, Millsboro, Delaware 19966-0900
517831204 +E-mail/Text: bkr@cardworks.com Mar 20 2019 23:49:52 Merrick Bank, PO Box 9201,
Old Bethpage, New York 11804-9001
517831205 +E-mail/Text: bankruptcydpt@mcsmc.com Mar 20 2019 23:51:14 Midland Funding LLC,
2365 Northside Drive, Suite 300, San Diego, California 92108-2709
517936966 +E-mail/Text: bankruptcydpt@mcsmc.com Mar 20 2019 23:51:14 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517941606 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:57:29
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.A., POB 41067,
Norfolk VA 23541
517941769 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:57:30
Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517949950 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:56:12
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517946108 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:57:30
Portfolio Recovery Associates, LLC, c/o Wawa, Inc., POB 41067, Norfolk VA 23541
517831210 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:56:48
Portfolio Recovery, 120 Corporate Blvd, Ste 100, Norfolk, Virginia 23502-4952
517832676 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2019 23:56:37 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517948934 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2019 23:56:37 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517831217 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2019 23:57:19 Toys R Us/Synchrony Bank,
Bankruptcy Dept, PO Box 965060, Orlando, Florida 32896-5060
517935500 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 21 2019 00:07:53 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517831219 +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2019 23:56:03 Walmart/Synchrony Bank,
Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517831195 Client Services, Inc., 3451 Harry Truman Blvd, St. Charles, MO
517831201* Internal Revenue Service, Special Procedures, Bkptcy Section, PO Box 744,
Springfield, New Jersey 07081
517831211* +Portfolio Recovery, 120 Corporate Blvd, Ste 100, Norfolk, Virginia 23502-4952

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Kurt E. Reinheimer on behalf of Debtor James M Kudrick kerrein66@comcast.net,
Gl659@notify.cincompass.com
Kurt E. Reinheimer on behalf of Joint Debtor Gloria C Kudrick kerrein66@comcast.net,
Gl659@notify.cincompass.com
Phillip Andrew Raymond on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio
Servicing, Inc. phillip.raymond@mccalla.com
R. A. Lebron on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for ABS REO
TRUST VI bankruptcy@feinsuch.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebecca Ann Solarz on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN
ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB rsolarz@kmlawgroup.com
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8